

09/433,139

customer at the self-service terminal;

preparing data relating to a transaction that has been executed at the self-service terminal;

transferring the prepared data to the portable device via the wireless communication to provide the customer with an electronic receipt;

reading recent purchase information from the portable device;

analyzing the recent purchase information read from the portable device; and

supplying specific information tailored to the customer based upon the analyzed recent purchase information.

REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 22-30 are canceled and new claims 31-35 are added in their place.

Claim 31 recites, *inter alia*, the steps of "reading personal information from the portable device retained by the customer", "analyzing the personal information read from the portable device", and "supplying specific information tailored to the customer based upon the analyzed personal information".

Applicant notes that the Examiner specifically refers to column 26, lines 30-33 of Slotznick to reject the claims of the present application. Applicant also notes that this portion of Slotznick referenced by the Examiner discloses databases which generate a profile of user preferences in one of three ways (by interactive questioning, by recording a history of the user's actual choices, or by some other means or combination of means).

Applicant would like to respectfully point out that the proposed combination of references made in the Office Action is improper for the reasons explained hereinbelow.

First, the way of "by interactive questioning" involves posing a question to a user and awaiting a response from the user. The act of "posing a question to a user and awaiting a response from the user" is clearly different from the act of "reading personal information from the portable device" as recited in claim 31 of the present application.

09/433,139

Second, the way of "by recording a history of the user's actual choices" involves the database storing choices the user makes in relation to that database so that previous options selected by the user are stored for future use. The act of "storing choices the user makes" is clearly different from the act of "reading personal information from the portable device" as recited in claim 31 of the present application.

Third, the way of "by some other means or combination of means" clearly does not disclose or suggest the specific step of "reading personal information from the portable device" as recited in claim 31 of the present application.

Fourth, even arguendo if the step of "reading personal information from the portable device" is disclosed or suggested in the prior art, none of the prior art including the prior art references of record discloses or suggests the further step of "analyzing the personal information read from the portable device" or the further subsequent step of "supplying specific information tailored to the customer based upon the analyzed personal information" as also recited in claim 31 of the present application.

If the Examiner continues to reject claim 31 of the present application by applying Suer et al. and Slotznick, Applicant respectfully requests that the Examiner (i) specifically point out where the particular references discloses or suggests the steps of "reading personal information from the portable device retained by the customer", "analyzing the personal information read from the portable device", and "supplying specific information tailored to the customer based upon the analyzed personal information". Absent an adequate explanation or showing, it is respectfully requested that the rejection of claim 31 under 35 U.S.C. Section 103(a) is improper and, therefore, should be withdrawn.

Claim 32 depends from claim 31 and is allowable for the reasons claim 31 is allowable and for the specific limitations recited therein. Claim 32 further recites the step of storing the analyzed personal information in a database entry for the customer. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 32 in combination with the structure recited in claim 31. Thus, claim 32 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

09/433,139

Claim 33 recites a method of operating a self-service terminal. The method comprises the steps of establishing wireless communication with a portable device retained by a customer at the self-service terminal, preparing data relating to a transaction that has been executed at the self-service terminal, transferring the prepared data to the portable device via the wireless communication to provide the customer with an electronic receipt, reading schedule information from a calendar program executing on the portable device, analyzing the schedule information read from the portable device, and supplying specific information tailored to the customer based upon the analyzed schedule information.

None of the prior art including the prior art references of record discloses or suggests a method of operating a self-service terminal, wherein the method comprises the steps of establishing wireless communication with a portable device retained by a customer at the self-service terminal, preparing data relating to a transaction that has been executed at the self-service terminal, transferring the prepared data to the portable device via the wireless communication to provide the customer with an electronic receipt, reading schedule information from a calendar program executing on the portable device, analyzing the schedule information read from the portable device, and supplying specific information tailored to the customer based upon the analyzed schedule information. Thus, claim 33 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 34 depends from claim 33 and is allowable for the reasons claim 33 is allowable and for the specific limitations recited therein. Claim 34 further recites that the specific information relates to events or activities occurring in a location associated with the schedule information. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 34 in combination with the structure recited in claim 33. Thus, claim 34 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 35 recites a method of operating a self-service terminal. The method comprises the steps of establishing wireless communication with a portable device retained

09/433,139

by a customer at the self-service terminal, preparing data relating to a transaction that has been executed at the self-service terminal, transferring the prepared data to the portable device via the wireless communication to provide the customer with an electronic receipt, reading recent purchase information from the portable device, analyzing the recent purchase information read from the portable device, and supplying specific information tailored to the customer based upon the analyzed recent purchase information.

None of the prior art including the prior art references of record discloses or suggests a method of operating a self-service terminal, wherein the method comprises the steps of establishing wireless communication with a portable device retained by a customer at the self-service terminal, preparing data relating to a transaction that has been executed at the self-service terminal, transferring the prepared data to the portable device via the wireless communication to provide the customer with an electronic receipt, reading recent purchase information from the portable device, analyzing the recent purchase information read from the portable device, and supplying specific information tailored to the customer based upon the analyzed recent purchase information. Thus, claim 35 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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